

**A M E N D M E N T S   t o   t h e   C L A I M S**

A detailed listing of all claims that are, or were, in the present application is provided below. The status of each claim is identified. Markings indicate any changes that have been made to claims being currently amended by this Amendment.

1- 6.           (CANCELLED)

7 – 49.       (CANCELLED)

50 – 78.      (CANCELLED)

Please add the following New claims:

79. (NEW) A method, comprising:

    associating in a database a credit card account number and a serial number of a payment draft;

    receiving from a user information including the credit card account number, the serial number of the payment draft, and a face value;

    registering the face value in association with the serial number;

    receiving an indication from a third party of the serial number and the face value of the payment draft; and

    charging a credit card account associated with the credit card account number after receiving the indication from the third party.

80. (NEW) The method of claim 79, in which receiving an indication from the third party further comprises:

determining if the serial number and face value information matches stored data; and

transmitting a verification code to the third party to validate the payment draft if the received information matches the stored data.

81. (NEW) The method of claim 79, in which receiving user information further comprises receiving at least one of a plurality of face value amounts, a plurality of serial numbers, a number of payment drafts desired, and a date.

82. (NEW) The method of claim 79, further comprising:

determining if the user is found in a membership database; and

prompting the user to register a copy of payment draft software if the user is not found in the membership database.

83. (NEW) A computer readable medium storing instructions configured to direct a processor to:

associate in a database a credit card account number and a serial number of a payment draft;

receive from a user information including the credit card account number, the serial number of the payment draft, and a face value;

register the face value in association with the serial number;

receive an indication from a third party of the serial number and the face value of the payment draft; and

charge a credit card account associated with the credit card account number after receiving the indication from the third party.

84. (NEW) The computer readable medium of claim 83, in which the instructions for directing the processor to receive an indication from the third party further comprises instructions configured to direct the processor to:

determine if the serial number and face value information matches stored data; and

transmit a verification code to the third party to validate the payment draft if the received information matches the stored data.

85. (NEW) The computer readable medium of claim 83, in which the instructions for directing the processor to receive user information further comprises instructions configured to direct the processor to receive at least one of a plurality of face value amounts, a number of payment drafts desired, and a date.

86. (NEW) The computer readable medium of claim 83, further comprising instructions for directing the processor to:

determine if the user is found in a membership database; and  
prompt the user to register a copy of payment draft software if the user is not found in the membership database.

87. (NEW) A method, comprising:  
receiving from a user information including a credit card account number and a face value for a payment draft to be issued;  
transmitting to the user a registration code for use in generating the payment draft;  
receiving from the user a serial number associated with the payment draft;  
registering the face value and the serial number;  
receiving an indication from a third party of the serial number and the face value of the payment draft; and  
charging a credit card account associated with the credit card account number.

88. (NEW) The method of claim 87, in which receiving an indication from the third party further comprises:

determining if the serial number and face value information matches stored data; and

transmitting a verification code to the third party to validate the payment draft if the received information matches the stored data.

89. (NEW) The method of claim 87, in which receiving user information further comprises receiving at least one of a plurality of face value amounts, a number of payment drafts desired, and a date.

90. (NEW) The method of claim 87, further comprising:  
determining if the user is found in a membership database; and  
prompting the user to register a copy of payment draft software if the user is not found in the membership database.

91. (NEW) A computer readable medium storing instructions configured to direct a processor to:

receive from a user information including a credit card account number and a face value for a payment draft to be issued;

transmit to the user a registration code for use in generating the payment draft;

receive from the user a serial number associated with the payment draft;

register the face value and the serial number;

receive an indication from a third party of the serial number and the face value of the payment draft; and

charge a credit card account associated with the credit card account number.

92. (NEW) The computer readable medium of claim 91, in which the instructions for directing the processor to receive an indication from the third party further comprises instructions configured to direct the processor to:

determine if the serial number and face value information matches stored data; and

transmit a verification code to the third party to validate the payment draft if the received information matches the stored data.

93. (NEW) The computer readable medium of claim 91, in which the instructions for directing the processor to receive user information further comprises instructions configured to direct the processor to receive at least one of a plurality of face value amounts, a number of payment drafts desired, and a date.

94. (NEW) The computer readable medium of claim 91, further comprising instructions for directing the processor to:

determine if the user is found in a membership database; and

prompt the user to register a copy of payment draft software if the user is not found in the membership database.

95. (NEW) A method, comprising:  
transmitting to an issuer central controller a credit card account number and  
a face value for a payment draft to be issued;  
receiving a registration code;  
inputting the registration code into a remote terminal running payment draft  
software;  
printing the payment draft, the printed payment draft including the face  
amount and a serial number;  
transmitting the serial number to the issuer central controller for registration;  
and  
receiving a verification code from the issuer central controller.

96. (NEW) The method of claim 95, further comprising presenting the  
payment draft to a third party as compensation for goods or services.

97. (NEW) The method of claim 95, further comprising receiving an  
indication of a charge to the credit card account for the face value of the payment  
draft.

98. (NEW) The method of claim 95, further comprising, prior to  
transmitting a credit card account number, registering the payment draft software  
with the issuer.

99. (NEW) A computer readable medium storing instructions configured to direct a processor to:

transmit to an issuer central controller a credit card account number and a face value for a payment draft to be issued;

receive a registration code;

input the registration code into a remote terminal running payment draft software;

print the payment draft, the printed payment draft including the face amount and a serial number;

transmit the serial number to the issuer central controller for registration; and  
receive a verification code from the issuer central controller.

100. (NEW) The computer readable medium of claim 99, further comprising instructions for directing the processor to receive an indication of a charge to a credit card account associated with the credit card account number for the face value of the payment draft.

101. (NEW) The computer readable medium of claim 99, further comprising instructions for directing the processor to register the payment draft software with the issuer.